

DEBTOR: Rock Creek Baptist Church of tlCASE NUMBER: 19-16565-LSS

OFFICE OF THE UNITED STATES TRUSTEE - DISTRICT OF MARYLAND  
 MONTHLY OPERATING REPORT  
 CHAPTER 11 - BUSINESS DEBTORS  
 Form 2-A  
 COVER SHEET AND QUESTIONNAIRE

For Period from: 07/01/19 to 07/31/19Accounting Method: X Accrual Basis        Cash Basis**THIS REPORT IS DUE 20 DAYS AFTER THE END OF THE MONTH**

Mark One Box for Each Debtor must attach each of the following reports/documents unless the U. S. Trustee  
 Required Document: has waived the requirement in writing. File the original with the Clerk of Court.

Report/Document	Previously	REQUIRED REPORTS / DOCUMENTS
Attached	Waived	
<u>Yes</u>	<u>      </u>	1. Cash Receipts and Disbursements Statement (Form 2-B)
<u>N/A</u>	<u>N/A</u>	2. Post-petition Taxes and Aging Schedules (Form 2-C)
<u>Yes</u>	<u>      </u>	3. Disbursements Summary for the Month (Form 2-D)
<u>Yes</u>	<u>      </u>	4. Income and Disbursement Recap - Case to Date (Form 2-E)
<i>Submit the form or attach one generated by company's accounting system</i>		
<u>N/A</u>	<u>N/A</u>	5. Balance Sheet (Form 2-F)
<u>Yes</u>	<u>      </u>	6. Profit and Loss Statement (Form 2-G)
<u>Yes</u>	<u>      </u>	7. Cash Receipts and Cash Disbursements Detail (Form 2-H1 and 2-H2)
<u>Yes</u>	<u>      </u>	8. Bank Statements for All Bank Accounts
<u>No</u>	<u>      </u>	9. Bank Statement Reconciliations for all Bank Accounts

**QUESTIONNAIRE**

Please answer the questions below:

	Yes	No
1. Is the business still operating?	<u>X</u>	<u>      </u>
2. Were all employees timely paid this month?	<u>X</u>	<u>      </u>
3. Are all insurance policies and operating licenses current and in effect?	<u>X</u>	<u>      </u>
4. Did you deposit all receipts into your DIP account this month?	<u>      </u>	<u>X</u>
5. Have all taxes been timely paid (payroll, sales, etc.)?	<u>N/A</u>	<u>N/A</u>
6. Are you current on U.S. Trustee quarterly fees payments?	<u>Yes</u>	<u>      </u>
7. Were any assets (other than inventory) sold this month?	<u>      </u>	<u>X</u>
8. Did you open any new bank accounts this month?	<u>      </u>	<u>X</u>

**I declare under penalty of perjury that the following Monthly Operating Report, and any statements and attachments are true, accurate and correct to the best of my belief.**

Executed on: 08/19/19Print Name: Trustee Sandie TateSignature: *Trustee Sandie Tate*Title: Treasurer

DEBTOR: Rock Creek Baptist Church of the CASE NO: 19-16565-LSS

## Form 2-B

## CASH RECEIPTS AND DISBURSEMENTS STATEMENT (See Note A)

For Period: 07/01/19 to 07/31/19**CASH FLOW SUMMARY**

		Current Month
1. Beginning Cash Balance		\$ <u>1,065.08</u> (1)
2. Cash Receipts		
Operations	<u>29,541.60</u>	
Sale of Assets	<u>                    </u>	
Loans/advances	<u>                    </u>	
Other <u>                    </u>	<u>                    </u>	
Total Cash Receipts		\$ <u>29,541.60</u>
3. Cash Disbursements		
Operations	<u>23,811.72</u>	
Owner / Officer disbursements	<u>                    </u>	
Debt Service/Secured loan payment	<u>                    </u>	
Professional fees/U.S. Trustee fees	<u>                    </u>	
Other <u>                    </u>	<u>                    </u>	
Total Cash Disbursements		\$ <u>23,811.72</u>
4. Net Cash Flow (Total Cash Receipts less Total Cash Disbursements)		<u>5,729.88</u>
5. Ending Cash Balance (to Form 2-F)		\$ <u>6,794.96</u> (2)

**CASH BALANCE SUMMARY**

	Financial Institution	Book Balance At End of the Month
Petty Cash		\$ <u>0.00</u>
DIP Operating Account	<u>TD Bank</u>	<u>2,855.96</u>
DIP Payroll Account	<u>TD Bank (Ministry)</u>	<u>1,692.60</u>
Other Account	<u>Bank of America</u>	<u>2,246.40</u>
TOTAL (must agree with Ending Cash Balance above)		\$ <u>6,794.96</u> (2)

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

(1) Accumulated beginning cash balance is the cash available at the commencement of the case.  
Current month beginning cash balance should equal the previous month's ending balance.

(2) All cash balances should be the same.

**NARRATIVE**

Please provide a brief description of any significant business and legal actions taken by the debtor, its creditors, or the court during the reporting period, any unusual or non-recurring accounting transactions that are reported in the financial statements, and any significant changes in the financial condition of the debtor which have occurred subsequent to the report date.

The Bank of America account ending in 1900 had to remain open due to outside fraud not caused by the Church. The account is frozen until Bank of America concludes their investigation. Tithely deposits were taken out and moved to TD Bank by cashier's check in August. The 1900 account remains frozen.

**DEBTOR:**

Rock Creek Baptist Church of the District of Columbia

**CASE:** 19-16565-LSS**Form 2-C****For Period:** 07/01/19 to 07/31/19**POST PETITION TAXES PAYABLE SCHEDULE**

	<u>Beginning Balance (1)</u>	<u>Accrued / Withheld</u>	<u>Payments / Deposits</u>	<u>Ending Balance</u>
Income Tax Withheld:				
Federal	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
State	0.00	0.00	0.00	0.00
Local	0.00	0.00	0.00	0.00
FICA Tax Withheld	0.00	0.00	0.00	0.00
Employer's FICA Tax	0.00	0.00	0.00	0.00
Unemployment Tax				
Federal	0.00	0.00	0.00	0.00
State	0.00	0.00	0.00	0.00
Sales, Use & Excise Taxes	0.00	0.00	0.00	0.00
Property Taxes	0.00	0.00	0.00	0.00
Other:				
N/A	0.00	0.00	0.00	0.00
N/A	0.00	0.00	0.00	0.00
<b>TOTALS</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

(1) For first report, Beginning Balance will be \$0; thereafter, Beginning Balance will be Ending Balance from prior report.

**ACCOUNTS RECEIVABLE AND POST PETITION PAYABLE AGING\***

<u>Due</u>	<u>Accounts Receivable</u>	<u>Post Petition Accounts Payables</u>
Under 30 days	\$	\$
30 to 60 days		
61 to 90 days		
91 to 120 days		
Over 120 days		
<b>Total Post Petition</b>	0.00	
<b>Pre Petition Amounts in Accounts Receivable</b>		
<b>Total Accounts Receivable</b>	\$ 0.00	
<b>Total Post Petition Accounts Payable</b>		\$ 0.00

\* Attach the Total Page of the aging reports for accounts receivable and post-petition accounts payable.



DEBTOR: Rock Creek Baptist Church of the District of ColumbiaCASE NO: 19-16565-LSS

**Form 2-D**  
**DISBURSEMENT SUMMARY**  
**For the Month Ended:** 07/31/19

Total Disbursements from Operating Account (Note 1)	\$ <u>15.00</u>
Total Disbursements from Payroll Account (Note 2)	\$ <u>15,454.49</u>
Total Disbursements from any other Account (Note 3)	\$ <u>8,342.23</u>
Grand Total	\$ <u><u>23,811.72</u></u>

NOTE 1 - Include in this amount all checks written, wire transfers made from, or any other withdrawal from the general operating account. Exclude only transfers to the debtor in possession payroll account or other debtor in possession account where the disbursements will be listed on this report.

NOTE 2 - Include in this amount all checks written, wire transfers made from, or any other withdrawal from the payroll account. Exclude only transfers to the debtor in possession operating account or other debtor in possession account where the disbursements will be listed on this report.

NOTE 3 - Include in this amount any other disbursements made by the debtor including (but not limited to) cash paid from a petty cash fund or cash register, amounts paid from any other debtor in possession account, **and amounts paid from the accounts of others on the debtor's behalf (for example, disbursements made from a law firm's escrow account as a result of a sale of property.)**



## INCOME AND DISBURSEMENTS RECAP

**Debtor:**

Rock Creek Baptist Church of the District of Columbia

**Case Number:** 19-16565-LSS**Date Case was filed:**

5/14/2019

This form is to be used to record Monthly Operating Reports' Income and Disbursements filed to date. It serves as a running total of overall income, expenses and net income (or loss) for the case.

**Year: 2019**

	Inc	Exp	Net
Jan			0
Feb			0
Mar			0
Apr			0
May	29,943	29,963	(20)
Jun	25,251	27,787	(2,536)
Jul	29,542	23,812	5,730
Aug			0
Sep			0
Oct			0
Nov			0
Dec			0

**TOTAL**

<b>84,736</b>	<b>81,562</b>	<b>3,174</b>
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**Year:**

	Inc	Exp	Net
			0
			0
			0
			0
			0
			0
			0
			0
			0
			0
			0

<b>0</b>	<b>0</b>	<b>0</b>
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Case Name: Rock Creek Baptist Church of the District of Columbia  
Case #: 19-16565-LSS

Month: July

**TD Bank DIP**

Bank: Bank of America

Last 4 digits of account: 1900 9863 9821

**TOTAL**

<b>Beginning Balance</b>	<b>450.75</b>	<b>176.00</b>	<b>438.33</b>	<b>1,065.08</b>	
Deposits	1,810.65	25,459.45	2,271.50	<b>29,541.60</b>	
Transfers In	-	1,500.00	8,825.00	<b>10,325.00</b>	A
Transfers Out	-	8,825.00	1,500.00	<b>10,325.00</b>	A
Withdrawals / Checks	15.00	15,454.49	8,342.23	<b>23,811.72</b>	
<b>Ending Balance</b>	<b>2,246.40</b>	<b>2,855.96</b>	<b>1,692.60</b>	<b>6,794.96</b>	

A - Total Transfers In should equal Total Transfers Out.







P.O. Box 15284  
Wilmington, DE 19850

ROCK CREEK BAPTIST CHURCH  
PO BOX 3028  
UPPR MARLBORO, MD 20773-3028

## Business Advantage

### Customer service information

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your Business Fundamentals Checking

for July 1, 2019 to July 31, 2019

ROCK CREEK BAPTIST CHURCH

Account number: [REDACTED] 1900

### Account summary

Beginning balance on July 1, 2019	\$450.75
Deposits and other credits	1,810.65
Withdrawals and other debits	-0.00
Checks	-0.00
Service fees	-15.00
<b>Ending balance on July 31, 2019</b>	<b>\$2,246.40</b>

# of deposits/credits: 8

# of withdrawals/debits: 1

# of items-previous cycle<sup>1</sup>: 149

# of days in cycle: 31

Average ledger balance: \$1,538.75

<sup>1</sup>Includes checks paid, deposited items & other debits



Your  
Digital  
Tip

#### BANK OF AMERICA BUSINESS ADVANTAGE

### Dreading the shredding?

Go paperless — you'll have security without the hassle of storing and shredding old statements. View your statements online any time.

You can enroll today by logging in to Online Banking at [bankofamerica.com/SmallBusiness](https://bankofamerica.com/SmallBusiness) and clicking on **Profiles & Settings** (in the upper right, next to Sign Out).

ARWY4MJB | SSM-04-19-0138.B

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**How to Contact Us** - You may call us at the telephone number listed on the front of this statement.

**Updating your contact information** - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

**Deposit agreement** - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

**Electronic transfers: In case of errors or questions about your electronic transfers** - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

**Reporting other problems** - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

**Direct deposits** - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Equal Housing Lender



## Your checking account

ROCK CREEK BAPTIST CHURCH | Account # [REDACTED] 1900 | July 1, 2019 to July 31, 2019

**We are changing how we notify you if your account is overdrawn**

Starting in August, we will stop sending overdraft postcards to you through the mail but will continue to email you anytime you do not have enough money in your account to cover your transactions.

Do not worry – they will continue to be sent to the primary email address we have for you. If you want us to use a different one, you can always change it in Mobile or Online Banking.

**Deposits and other credits**

Date	Description	Amount
07/02/19	Tithe.ly DES:Tithe.ly ID:ST-Y5B3N1U9S7L1 INDN:ROCK CREEK BAPTIST CHU CO ID:1800948598 CCD	24.45
07/03/19	Tithe.ly DES:Tithe.ly ID:ST-O0B3R2Z4S8X0 INDN:ROCK CREEK BAPTIST CHU CO ID:1800948598 CCD	484.60
07/09/19	Tithe.ly DES:Tithe.ly ID:ST-W6P9W4F1A7C3 INDN:ROCK CREEK BAPTIST CHU CO ID:1800948598 CCD	40.00
07/10/19	Tithe.ly DES:Tithe.ly ID:ST-L7N2H9M0M400 INDN:ROCK CREEK BAPTIST CHU CO ID:1800948598 CCD	375.90
07/12/19	SSA3 TREAS 310 DES: FED SAL ID:XXXXXXXXXX40199 INDN:SHIRLETTA D. MARSHALL CO ID:9101036009 PPD	200.00
07/17/19	Tithe.ly DES:Tithe.ly ID:ST-D3Z7V6K5U7L6 INDN:ROCK CREEK BAPTIST CHU CO ID:1800948598 CCD	90.00
07/23/19	Tithe.ly DES:Tithe.ly ID:ST-J2G1Y5W7M0G7 INDN:ROCK CREEK BAPTIST CHU CO ID:1800948598 CCD	395.70
07/26/19	SSA3 TREAS 310 DES: FED SAL ID:XXXXXXXXXX40199 INDN:SHIRLETTA D. MARSHALL CO ID:9101036009 PPD	200.00
<b>Total deposits and other credits</b>		<b>\$1,810.65</b>

**Bank of America Business Advantage****Guaranteed next-day or 3-day delivery of direct bank-to-bank transfers**

Pay individuals, vendors and suppliers who bank at other financial institutions — right from Online Banking. Just log in and click the **Transfers | Send** tab, then select **Send Money to Someone or a Business**.

Fees apply to wires and certain transfers. See the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](http://bankofamerica.com/serviceagreement) for details. Data connection required for online and mobile transfers. Wireless carrier fees may apply.

ARFKPB7J | SSM-02-19-0704.B



## Service fees

**Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.**

	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$490.00
Total NSF: Returned Item fees	\$0.00	\$35.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 06/28/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- ☒ \$250+ in new net purchases on a linked Business debit card
- ☐ \$250+ in new net purchases on a linked Business credit card
- ☐ \$3,000+ minimum daily balance in primary checking account
- ☐ \$5,000+ average monthly balance in primary checking account
- ☐ \$15,000+ combined average monthly balance in linked business accounts
- ☐ enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
07/08/19	ONLINE BUSINESS SUITE ACCT MGMT SERVICES	-15.00

**Total service fees** **-\$15.00**

*Note your Ending Balance already reflects the subtraction of Service Fees.*

## Daily ledger balances

Date	Balance (\$)	Date	Balance (\$)	Date	Balance (\$)
07/01	450.75	07/09	984.80	07/17	1,650.70
07/02	475.20	07/10	1,360.70	07/23	2,046.40
07/03	959.80	07/12	1,560.70	07/26	2,246.40
07/08	944.80				

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**STATEMENT OF ACCOUNT**

2307-FTD01040080219117428



ROCK CREEK BAPTIST CHURCH OF THE  
DISTRICT OF COLUMBIA OP ACCT  
DIP CASE 19-16565 DIST MD-G  
6707 WOODYARD RD  
UPPER MARLBORO MD 20772-3848

Page: 1 of 5  
Statement Period: Jul 01 2019-Jul 31 2019  
Cust Ref #: 9863-039-T-###  
Primary Account #: 9863

**Chapter 11 Checking**

ROCK CREEK BAPTIST CHURCH OF THE  
DISTRICT OF COLUMBIA OP ACCT  
DIP CASE 19-16565 DIST MD-G

Account # 9863

**ACCOUNT SUMMARY**

Beginning Balance	176.00	Average Collected Balance	2,800.85
Deposits	25,086.00	Interest Earned This Period	0.00
Electronic Deposits	1,873.45	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	7,785.98	Days in Period	31
Electronic Payments	16,493.51		
Ending Balance	2,855.96		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$0.00	\$35.00

**DAILY ACCOUNT ACTIVITY****Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
07/01	DEPOSIT	3,782.00
07/01	DEPOSIT	502.00
07/01	DEPOSIT	251.00
07/08	DEPOSIT	6,071.00
07/08	DEPOSIT	380.00
07/15	DEPOSIT	5,791.00
07/15	DEPOSIT	817.00
07/22	DEPOSIT	3,694.00
07/29	DEPOSIT	3,798.00

Subtotal: 25,086.00

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
07/03	eTransfer Credit, Online Xfer Transfer from CK 19821	500.00
07/18	DEBIT CARD CREDIT, *****04023348455, AUT 071819 VISA DDA REF IN ARCTIC PLUMBING AND 410 2728426 * MD	79.00
07/30	CCD DEPOSIT, TITHE.LY TITHE.LY ST-Y6X0Q8G6O0K7	130.00



## How to Balance your Account

**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	2,855.96
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

**FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,  
Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY**

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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**STATEMENT OF ACCOUNT**

ROCK CREEK BAPTIST CHURCH OF THE  
DISTRICT OF COLUMBIA OP ACCT  
DIP CASE 19-16565 DIST MD-G

Page: 3 of 5  
Statement Period: Jul 01 2019-Jul 31 2019  
Cust Ref #: 9863-039-T-###  
Primary Account #: 9863

**DAILY ACCOUNT ACTIVITY****Electronic Deposits (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
07/30	CCD DEPOSIT, TITHE.LY TITHE.LY ST-L6V1H2F7B2P5	24.45
07/31	CCD DEPOSIT, TITHE.LY TITHE.LY ST-J0P8J3W9N6L3	140.00
07/31	eTransfer Credit, Online Xfer Transfer from CK 9821	1,000.00

Subtotal: 1,873.45

**Checks Paid**

No. Checks: 21

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
07/05	2001	400.00	07/12	80014	400.00
07/01	2005*	100.00	07/15	80016*	500.00
07/10	2006	50.00	07/22	80017	600.00
07/10	2007	300.00	07/19	80019*	100.00
07/17	2008	100.00	07/22	80020	250.00
07/16	80003*	115.98	07/22	80021	500.00
07/02	80008*	500.00	07/24	80022	600.00
07/12	80010*	400.00	07/29	80024*	650.00
07/01	80011	520.00	07/22	80026*	100.00
07/08	80012	500.00	07/29	80027	500.00
07/16	80013	600.00			

Subtotal: 7,785.98

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
07/03	eTransfer Debit, Online Xfer Transfer to CK 9821	2,000.00
07/09	eTransfer Debit, Online Xfer Transfer to CK 9821	1,875.00
07/10	DEBIT CARD PURCHASE, *****04023348455, AUT 070919 VISA DDA PUR IN ARCTIC PLUMBING AND 410 2728426 * MD	79.00
07/11	TD ATM DEBIT, *****04023348455, AUT 071119 DDA WITHDRAW 8912 WOODYARD RD CLINTON * MD	540.00
07/11	DEBIT CARD PURCHASE, *****04023523495, AUT 071019 VISA DDA PUR ENDODONTIC ASSOCIATES 301 8433290 * MD	360.00
07/12	DEBIT CARD PURCHASE, *****04023348455, AUT 071119 VISA DDA PUR PRINCE GEORGE CITATIONS 844 5997653 * MD	229.00
07/12	DEBIT CARD PURCHASE, *****04023348455, AUT 071119 VISA DDA PUR ALEXANDRIA VA INT PH 877 847 2338 * AZ	52.95
07/12	DEBIT CARD PURCHASE, *****04023348455, AUT 071119 VISA DDA PUR ONLINE CITATION PAYMENT 301 552 6420 * MD	43.95
07/12	DEBIT CARD PURCHASE, *****04023348455, AUT 071119 VISA DDA PUR USA CANTEEN SUITLAND * MD	1.60

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## STATEMENT OF ACCOUNT

ROCK CREEK BAPTIST CHURCH OF THE  
DISTRICT OF COLUMBIA OP ACCT  
DIP CASE 19-16565 DIST MD-G

Page: 4 of 5  
Statement Period: Jul 01 2019-Jul 31 2019  
Cust Ref #: 9863-039-T-###  
Primary Account #: 9863

## DAILY ACCOUNT ACTIVITY

## Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
07/12	DEBIT CARD PURCHASE, *****04023348455, AUT 071119 VISA DDA PUR USA CANTEEN SUITLAND * MD	1.25
07/15	DEBIT CARD PURCHASE, *****04023523495, AUT 071119 VISA DDA PUR SHELL OIL 91002583715 FT WASHINGTON * MD	66.94
07/16	DEBIT CARD PURCHASE, *****04023348455, AUT 071519 VISA DDA PUR POTOMAC ELECTRIC COMM 202 833 7500 * DC	2,272.86
07/16	eTransfer Debit, Online Xfer Transfer to CK 9821	1,450.00
07/17	NONTD ATM DEBIT, *****04023348455, AUT 071719 DDA WITHDRAW M T 14700 MAIN STR UPR MARLBORO * MD	403.50
07/18	DEBIT CARD PURCHASE, *****04023523495, AUT 071519 VISA DDA PUR HERTZ RENT A CAR HERTZ PPAY * OK	184.75
07/18	DEBIT CARD PURCHASE, *****04023348455, AUT 071619 VISA DDA PUR VCN MD DIST COURT IVR 866 2551857 * MD	156.95
07/22	DEBIT CARD PURCHASE, *****04023348455, AUT 071919 VISA DDA PUR CAREFIRST BLUECROSS BLUE 410 9986820 * MD	2,437.00
07/22	DEBIT CARD PURCHASE, *****04023348455, AUT 071919 VISA DDA PUR CROWNE PLAZA F B GREENBELT * MD	75.90
07/23	DEBIT CARD PURCHASE, *****04023348455, AUT 072219 VISA DDA PUR POTOMAC ELECTRIC RESI 202 833 7500 * DC	462.86
07/24	eTransfer Debit, Online Xfer Transfer to CK 9821	1,200.00
07/26	DEBIT CARD PURCHASE, *****04023348455, AUT 072519 VISA DDA PUR CHITWOOD AND CHITWOOD 423 8924882 * TN	300.00
07/29	eTransfer Debit, Online Xfer Transfer to CK 9821	1,000.00
07/31	eTransfer Debit, Online Xfer Transfer to CK 9821	1,300.00
Subtotal:		16,493.51

## DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
06/30	176.00	07/16	4,911.47
07/01	4,091.00	07/17	4,407.97
07/02	3,591.00	07/18	4,145.27
07/03	2,091.00	07/19	4,045.27
07/05	1,691.00	07/22	3,776.37
07/08	7,642.00	07/23	3,313.51
07/09	5,767.00	07/24	1,513.51
07/10	5,338.00	07/26	1,213.51

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**STATEMENT OF ACCOUNT**

ROCK CREEK BAPTIST CHURCH OF THE  
DISTRICT OF COLUMBIA OP ACCT  
DIP CASE 19-16565 DIST MD-G

Page: 5 of 5  
Statement Period: Jul 01 2019-Jul 31 2019  
Cust Ref #: [REDACTED] 9863-039-T-###  
Primary Account #: [REDACTED] 9863

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
07/11	4,438.00	07/29	2,861.51
07/12	3,309.25	07/30	3,015.96
07/15	9,350.31	07/31	2,855.96





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**STATEMENT OF ACCOUNT**

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ROCK CREEK BAPTIST CHURCH OF THE  
DISTRICT OF COLUMBIA MINISTRY ACCT  
DIP CASE 19-16565 DIST MD-G  
PO BOX 3028  
UPPER MARLBORO MD 20773

Page: 1 of 4  
Statement Period: Jul 01 2019-Jul 31 2019  
Cust Ref #: 9821-039-T-###  
Primary Account #: 9821

**Chapter 11 Checking**

ROCK CREEK BAPTIST CHURCH OF THE  
DISTRICT OF COLUMBIA MINISTRY ACCT  
DIP CASE 19-16565 DIST MD-G

Account # 4 9821

**ACCOUNT SUMMARY**

Beginning Balance	438.33	Average Collected Balance	1,169.45
Deposits	2,271.50	Interest Earned This Period	0.00
Electronic Deposits	8,825.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	5,510.00	Days in Period	31
Electronic Payments	4,332.23		
Ending Balance	1,692.60		

**DAILY ACCOUNT ACTIVITY****Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
07/22	DEPOSIT	1,568.00
07/29	DEPOSIT	703.50
	Subtotal:	2,271.50

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
07/03	eTransfer Credit, Online Xfer Transfer from CK 9863	2,000.00
07/09	eTransfer Credit, Online Xfer Transfer from CK 9863	1,875.00
07/16	eTransfer Credit, Online Xfer Transfer from CK 9863	1,450.00
07/24	eTransfer Credit, Online Xfer Transfer from CK 9863	1,200.00
07/29	eTransfer Credit, Online Xfer Transfer from CK 9863	1,000.00
07/31	eTransfer Credit, Online Xfer Transfer from CK 9863	1,300.00
	Subtotal:	8,825.00

**Checks Paid**

No. Checks: 27

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
07/01	1006	100.00	07/12	1012	85.00
07/03	1010*	475.00	07/17	1012*	250.00
07/17	1010*	175.00	07/03	1013	300.00
07/12	1011	200.00	07/15	1013*	200.00

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# How to Balance your Account

Page:

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Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	1,692.60
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		2

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

## FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

## FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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**STATEMENT OF ACCOUNT**

ROCK CREEK BAPTIST CHURCH OF THE  
DISTRICT OF COLUMBIA MINISTRY ACCT  
DIP CASE 19-16565 DIST MD-G

Page: 3 of 4  
Statement Period: Jul 01 2019-Jul 31 2019  
Cust Ref #: 9821-039-T-###  
Primary Account #: 9821

**DAILY ACCOUNT ACTIVITY****Checks Paid (continued)**

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
07/18	1014	100.00	07/24	80010	300.00
07/12	1015	100.00	07/24	80011	350.00
07/17	80001*	350.00	07/24	80012	200.00
07/17	80002	100.00	07/24	80014*	200.00
07/24	80003	100.00	07/26	80015	100.00
07/17	80005*	300.00	07/24	80017*	100.00
07/17	80006	200.00	07/31	80018	350.00
07/18	80007	100.00	07/31	80020*	200.00
07/19	80008	100.00	07/31	80021	300.00
07/29	80009	175.00			

Subtotal: 5,510.00

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
07/03	eTransfer Debit, Online Xfer Transfer to CK 1863	500.00
07/05	ACH DEBIT, HALL, J CLARKE CHK ORDERS *KLH***90672100	182.27
07/09	DEBIT CARD PURCHASE, *****04023613593, AUT 070819 VISA DDA PUR COMCAST 800 COMCAST * MD	681.00
07/10	DEBIT CARD PURCHASE, *****04023613593, AUT 070919 VISA DDA PUR VZWRLSS IVR VE 800 922 0204 * FL	511.79
07/22	DEBIT CARD PURCHASE, *****04023640554, AUT 072019 VISA DDA PUR CHESAPEAKE FORD DC CAPITOL HEIGH * MD	339.99
07/22	DEBIT CARD PURCHASE, *****04023640554, AUT 072019 VISA DDA PUR SPEEDWAY 2871 620 S PATR ALEXANDRIA * VA	66.51
07/24	DEBIT CARD PURCHASE, *****04023640554, AUT 072319 VISA DDA PUR TONYS AUTO SERVICE 703 6835533 * VA	319.64
07/24	DEBIT CARD PURCHASE, *****04023640554, AUT 072219 VISA DDA PUR ROYAL FARMS 204 CAMP SPRINGS * MD	62.14
07/25	DEBIT CARD PURCHASE, *****04023640554, AUT 072419 VISA DDA PUR POTOMAC ELECTRIC RESI 202 833 7500 * DC	601.95
07/26	DEBIT CARD PURCHASE, *****04023640554, AUT 072519 VISA DDA PUR SUNOCO 0641018700 TAKOMA PARK * MD	66.94
07/31	eTransfer Debit, Online Xfer Transfer to CK 1863	1,000.00

Subtotal: 4,332.23

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**STATEMENT OF ACCOUNT**

ROCK CREEK BAPTIST CHURCH OF THE  
DISTRICT OF COLUMBIA MINISTRY ACCT  
DIP CASE 19-16565 DIST MD-G

Page: 4 of 4  
Statement Period: Jul 01 2019-Jul 31 2019  
Cust Ref #: [REDACTED] 9821-039-T-###  
Primary Account #: [REDACTED] 9821

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
06/30	438.33	07/17	1,053.27
07/01	338.33	07/18	853.27
07/03	1,063.33	07/19	753.27
07/05	881.06	07/22	1,914.77
07/09	2,075.06	07/24	1,482.99
07/10	1,563.27	07/25	881.04
07/12	1,178.27	07/26	714.10
07/15	978.27	07/29	2,242.60
07/16	2,428.27	07/31	1,692.60

**Rock Creek Baptist Church**

Rock Creek Baptist Church  
 6707 Woodyard Rd  
 Upper Marlboro, MD 20772  
 United States



**TITHE.LY**  
 Innovative church giving

3015381953

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**Giving Summary for 07/01/2019 00:00:00 to 07/31/2019 23:59:59**

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**Giving by giving type/fund**

Capital Campaign 15:	\$162.10
Offering:	\$156.82
Tithe:	\$1,510.19
<b>Total:</b>	<b>\$1,829.11</b>
<b>Fees:</b>	<b>\$40.16</b>
<b>Net:</b>	<b>\$1,788.95</b>

**Giving by payment type**

Bank Account / ACH:	\$915.00
Credit / Debit Card:	\$914.11
<b>Total:</b>	<b>\$1,829.11</b>
<b>Fees:</b>	<b>\$40.16</b>
<b>Net:</b>	<b>\$1,788.95</b>